

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-13760-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William E. Czyzewski Jr.	Ashley E. Czyzewski
aka William Ernest Czyzewski Jr.	aka Ashley Elizabeth Czyzewski
56 Thackery Court	56 Thackery Court
Sewell, NJ 08080	Sewell, NJ 08080

Social Security No.:

xxx-xx-8197

xxx-xx-1239

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on July 22, 2025.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: July 22, 2025

JAN: har

Jeanne Naughton
Clerk

In re:
William E. Czyzewski, Jr.
Ashley E. Czyzewski
Debtors

Case No. 24-13760-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 22, 2025

User: admin
Form ID: 148

Page 1 of 5
Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ William E. Czyzewski, Jr., Ashley E. Czyzewski, 56 Thackery Court, Sewell, NJ 08080-1414
cr	+ CarMax Business Services, LLC, 5555 Glenridge Connector, Suite 900, Atlanta, GA 30342-4762
520223256	+ Affirm, Inc., 622 Folsom Street, Floor 7, San Francisco, CA 94107-1305
520223263	+ CMG Financial, PO Box 77404, Ewing, NJ 08628-6404
520223264	+ College Avenue Student Loan, 4099 McEwen Road, Suite 7008, Farmers Branch, TX 75244-5030
520223280	+ Mariner Finance, LLC, 5851 Rt. 42 Plaza, Suite 16, Turnersville, NJ 08012-1460
520223286	+ Portnoy Schneck, LLC, 3705 Quakerbridge Road, Suite 116, Hamilton, NJ 08619-1288
520223289	+ Republic Bank, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
520223290	+ Schachter Portnoy, LLC, 3490 Route 1, Princeton, NJ 08540-5920
520415344	+ Wensley Homeowners Association, 46 Sussex Avenue, Sewell, NJ 08080-1233

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 22 2025 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 22 2025 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 20:40:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy, Bldg 4, Fishers, IN 46037-7939
520273452	+ EDI: JEFFERSONCAP.COM	Jul 23 2025 00:34:00	1st Financial Bank USA, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520223255	Email/Text: bankruptcynotice@1fbusa.com	Jul 22 2025 20:41:00	1st Financial Bank USA, PO Box 1100, North Sioux City, SD 57049-1100
520285756	Email/PDF: resurgentbknofications@resurgent.com	Jul 22 2025 20:48:48	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223257	Email/PDF: bncnotices@becket-lee.com	Jul 22 2025 20:59:24	American Express, PO Box 981535, El Paso, TX 79998-1535
520263470	Email/PDF: bncnotices@becket-lee.com	Jul 22 2025 20:59:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520223258	EDI: AQUAFINANCE.COM	Jul 23 2025 00:34:00	Aqua Finance Inc., PO Box 1143, Wausau, WI 54402-1143
520324575	Email/Text: bankruptcy@pepcoholdings.com	Jul 22 2025 20:41:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520223294	Email/Text: processing@tbobank.com	Jul 22 2025 20:41:00	The Bank of Orrick, 113 E. South Front Street,

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: Jul 22, 2025

Form ID: 148

Total Noticed: 84

			Orrick, MO 64077
520223259	+ EDI: CITICORP	Jul 23 2025 00:34:00	Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441
520223261	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jul 22 2025 20:40:00	CarMax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
520227173	Email/Text: CAF_Bankruptcy_Department@carmax.com	Jul 22 2025 20:40:00	CarMax Auto Finance dba CarMax Business Services., 225 Chastain Meadows Court., Suite 210, Kennesaw, GA 30144
520223262	+ EDI: PHINGENESIS	Jul 23 2025 00:34:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
520309380	Email/Text: BKelectronicnotices@cenlar.com	Jul 22 2025 20:40:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
520223263	+ EDI: AISCMGFIN	Jul 23 2025 00:34:00	CMG Financial, PO Box 77404, Ewing, NJ 08628-6404
520223260	EDI: CAPITALONE.COM	Jul 23 2025 00:34:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
520255588	+ EDI: AIS.COM	Jul 23 2025 00:34:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520301809	EDI: CITICORP	Jul 23 2025 00:34:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520223265	EDI: WFNNB.COM	Jul 23 2025 00:34:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
520223266	+ EDI: PHINGENESIS	Jul 23 2025 00:34:00	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
520223267	Email/PDF: creditonebknotifications@resurgent.com	Jul 22 2025 20:59:02	Credit One Bank, NA, PO Box 98873, Las Vegas, NV 89193-8873
520223269	EDI: DISCOVER	Jul 23 2025 00:34:00	Discover, PO Box 30943, Salt Lake City, UT 84130
520223279	EDI: CITICORP	Jul 23 2025 00:34:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
520223268	+ EDI: DISCOVER	Jul 23 2025 00:34:00	Discover, PO Box 30396, Salt Lake City, UT 84130-0396
520265221	EDI: DISCOVER	Jul 23 2025 00:34:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520231168	EDI: DISCOVER	Jul 23 2025 00:34:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520223272	Email/Text: BankruptcyNotices@firsttechfed.com	Jul 22 2025 20:40:00	First Tech Federal Credit Union, PO Box 2100, Beaverton, OR 97075-2100
520223270	+ EDI: PHINGENESIS	Jul 23 2025 00:34:00	Feb Destiny, PO Box 4499, Beaverton, OR 97076-4499
520223271	EDI: AMINFOFP.COM	Jul 23 2025 00:34:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
520223273	^ MEBN	Jul 22 2025 20:40:31	Freedom, PO Box 15123, Wilmington, DE 19850-5123
520577096	Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 20:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939
520577097	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 22 2025 20:40:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 EXIT 5 PKWY, BLDG 4, Fishers, IN 46037-7939, Freedom Mortgage Corporation, Bankruptcy Department 46037-7939
520223274	+ EDI: CITICORP		

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: Jul 22, 2025

Form ID: 148

Total Noticed: 84

		Jul 23 2025 00:34:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
520223275	EDI: IRS.COM	Jul 23 2025 00:34:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520291067	EDI: JEFFERSONCAP.COM	Jul 23 2025 00:34:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520246839	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 22 2025 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520223276	Email/Text: bankruptcy@kashable.com	Jul 22 2025 20:40:00	Kashable LLC, 489 Fifth Avenue, 18th Floor, New York, NY 10017
520223277	+ Email/Text: bankruptcy.us@klarna.com	Jul 22 2025 20:41:00	Klarna Inc., 800 N. High Street, Suite 400, Columbus, OH 43215-1430
520223278	EDI: CAPITALONE.COM	Jul 23 2025 00:34:00	Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
520302110	Email/PDF: resurgentbknofications@resurgent.com	Jul 22 2025 20:48:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520307881	+ Email/Text: bankruptcy@marinerfinance.com	Jul 22 2025 20:40:00	MARINER FINANCE, 8211 Town Center Drive, Nottingham, MD 21236-5904
520223282	Email/Text: EBN@Mohela.com	Jul 22 2025 20:40:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520412862	Email/Text: EBN@Mohela.com	Jul 22 2025 20:40:00	U.S. Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
520223281	+ EDI: PHINGENESIS	Jul 23 2025 00:34:00	Milestone, PO Box 4499, Beaverton, OR 97076-4499
520223283	Email/Text: netcreditbnc@enova.com	Jul 22 2025 20:41:03	NetCredit, PO Box 206766, Dallas, TX 75320-6766
520223284	EDI: AGFINANCE.COM	Jul 23 2025 00:34:00	OneMain, 601 NW 2nd Street, Evansville, IN 47708-1013
520232763	+ EDI: AGFINANCE.COM	Jul 23 2025 00:34:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520223285	Email/Text: bkrgeneric@penfed.org	Jul 22 2025 20:40:00	Pentagon Federal Credit Union, Box 1432, Alexandria, VA 22313-2302
520427161	EDI: PRA.COM	Jul 23 2025 00:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520427162	EDI: PRA.COM	Jul 23 2025 00:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520284024	+ EDI: JEFFERSONCAP.COM	Jul 23 2025 00:34:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
520300629	+ Email/Text: bncmail@w-legal.com	Jul 22 2025 20:41:00	Prosper Funding LLC, C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101-2051
520223288	^ MEBN	Jul 22 2025 20:38:42	Prosper Marketplace, Inc., 221 Main Street, Suite 300, San Francisco, CA 94105-1909
520223287	^ MEBN	Jul 22 2025 20:39:05	Prosper Marketplace, Inc., PO Box 886081, Los Angeles, CA 90088-6081
520255048	EDI: Q3G.COM	Jul 23 2025 00:34:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
520298530	EDI: Q3G.COM	Jul 23 2025 00:34:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: Jul 22, 2025

Form ID: 148

Total Noticed: 84

520299531	EDI: Q3G.COM	Jul 23 2025 00:34:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
520223289	^ MEBN	Jul 22 2025 20:38:49	Republic Bank, 175 W. Jackson Boulevard, Suite 1000, Chicago, IL 60604-2863
520375900	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 20:48:51	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520375901	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 20:48:48	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
520301904	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2025 20:47:28	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520223291	Email/Text: Bankruptcy@sunrun.com	Jul 22 2025 20:41:00	Sunrun, Inc., 1800 W. Ashton Blvd, Lehi, UT 84043
520324576	Email/Text: bankruptcynotice@sjindustries.com	Jul 22 2025 20:41:00	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
520308834	+ EDI: AIS.COM	Jul 23 2025 00:34:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520223292	EDI: SYNC	Jul 23 2025 00:34:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
520302619	Email/Text: bncmail@w-legal.com	Jul 22 2025 20:41:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520223293	+ EDI: WTRRN BANK.COM	Jul 23 2025 00:34:00	TD Bank USA, NA, c/o Target Card Services, PO Box 9500, Minneapolis, MN 55440-9500
520223295	Email/Text: bknotice@upgrade.com	Jul 22 2025 20:40:00	Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
520223296	Email/Text: EDBKNotices@ecmc.org	Jul 22 2025 20:40:00	US Department of Education, PO Box 16448, Saint Paul, MN 55116-0448
520300220	Email/Text: bankruptcynotices@vivecard.com	Jul 22 2025 20:40:00	Vive Financial, PO Box 708670, Sandy, UT 84070
520223297	Email/Text: bankruptcynotices@vivecard.com	Jul 22 2025 20:40:00	Vive Financial, PO Box 708970, Sandy, UT 84070-8970
520269236	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 22 2025 20:48:51	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520264458	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 22 2025 20:59:23	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520223298	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 22 2025 20:59:24	Wells Fargo Card Services, PO Box 10347, Des Moines, IA 50306-0347

TOTAL: 76

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520285757	*	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: Jul 22, 2025

Form ID: 148

Total Noticed: 84

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Freedom Mortgage Corporation kimberly.wilson@brockandscott.com wbecf@brockandscott.com
Laura M. Egerman	on behalf of Creditor Pentagon Federal Credit Union laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Rex J. Roldan	on behalf of Debtor William E. Czyzewski Jr. roldanlaw@comcast.net, roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Joint Debtor Ashley E. Czyzewski roldanlaw@comcast.net roldanlaw1@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor CarMax Business Services LLC wcraig@egalawfirm.com, mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9